In the claims:

Please amend the following claims:

40. (Four times amended) A method for effecting payment for telephone services comprising:

establishing an intermediary account having a corresponding account identifier;

associating the account identifier of the intermediary account with an end-user's prepaid account maintained by a telecommunication vendor and storing the association in a database coupled to a central payment processor, wherein the association includes information that allows the central payment processor to identify the end-user's prepaid account when presented with the account identifier;

facilitating a payment transaction between the end-user and a point-of-sale, the payment transaction comprising receiving a payment from the end-user at the point-of-sale together with the account identifier for loading value into the end-user's prepaid account;

electronically communicating data indicative of the transaction from the point-of-sale to the central payment processor;

in the central payment processor, validating the transaction data and transmitting a response to the point-of-sale;

in the central payment processor, if the validating step results in approval of the transaction, sending a message to the telecommunication vendor for loading value into the end-user's associated prepaid account responsive to the payment transaction.

II. REMARKS

Claims 35-65 are pending in the application. Claims 35, 40, and 48 are independent claims. Claims 35-39 and 48-58 have been allowed. Claims 41-47 and 59-65 stand objected to. As discussed in the Examiner interview, Claim 40 has been amended to more clearly point out